

show files;ds
File 13:BAMP 2005/Nov w4
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File 635:Business Dateline(R) 1985-2005/Dec 09
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File 636:Gale Group Newsletter DB(TM) 1987-2005/Dec 09
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File 709:Richmond Times-Disp. 1989-2005/Dec 08
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File 710:Times/Sun.Times(London) Jun 1988-2005/Dec 08
(c) 2005 Times Newspapers
File 728:Asia/Pac News 1994-2005/Dec w1
(c) 2005 Dialog
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

Set Items Description
S1 16 (FINDING OR SEARCHING OR OBTAINING OR SELECTING)(3N)(LENDER
OR BANK OR FINANCIER)(10N)(LINE(2W)CREDIT OR LOC OR LOAN OR -
INSURANCE()POLICY OR REINSURANCE)(10N)(POOR OR BAD OR LOW)(2W-
)((CREDIT OR SCORE? ?) NOT PY>1999
S2 14 RD (unique items)
? t2/3,k/all

2/3,K/1 (Item 1 from file: 13)
DIALOG(R)File 13:BAMP
(c) 2005 The Gale Group. All rts. reserv.

00582394 Supplier Number: 24249097

Ask Success

(Entrepreneurs with bad credit can take steps to alter the status of their credit history in order to obtain a business loan; employers can terminate an employee suspected of having a drinking problem, but not because of the drinking problem)

Article Author(s): Morrow, James

Success, v 45, n 5, p 34-35

May 1998

DOCUMENT TYPE: Journal ISSN: 0745-2489 (United States)

LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

...location. In response to one reader's question regarding the likelihood of an entrepreneur with bad credit obtaining a bank loan, Joe Mancuso, author of "How to Get a Business Loan," says that an entrepreneur can take steps to change his credit status, as viewed by the bank, with only minimal effort. The first thing this entrepreneur needs to do is request a...

2/3,K/2 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 Dialog. All rts. reserv.

06192043 (USE FORMAT 7 OR 9 FOR FULLTEXT)

FDIC: FDIC approves assumption of all deposits of East Texas National Bank of Marshall, Marshall, Texas

M2 PRESSWIRE

July 13, 1999

JOURNAL CODE: WMPR LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 492

XX

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... authority under the FDIC Improvement Act of 1991 (FDICIA) to close East Texas National after finding that the bank was "critically undercapitalized," that is, the bank's tangible equity capital was less than two percent of its total assets. Poor credit underwriting and loan administration practices by management of the bank and inadequate supervision by the bank's board...

2/3,K/3 (Item 2 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 Dialog. All rts. reserv.

03416723
Govt set to expand functions of Japan Development Bank
YOMIURI SHIMBUN/DAILY YOMIURI
November 12, 1998
JOURNAL CODE: FYOM LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 381

... in an economic package the government is to announce on Nov. 16. The Japan Development Bank Law will be revised accordingly. The new loan system will provide funds to subsidiaries that are finding it difficult to procure funds due to low credit rankings by taking into consideration the creditworthiness of their parent companies. The government also plans to establish an agency loan system under which the Japan Development Bank will be able to offer funding via private financial institutions, and another that will enable...

2/3,K/4 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

07556731 SUPPLIER NUMBER: 16369726 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Innovations in variable-rate financing for local governments in Florida.
(Award for Excellence)
Inzer, Robert B.; Miller, G. Michael
Government Finance Review, v10, n5, p7(4)
Oct, 1994
ISSN: 0883-7856 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 3583 LINE COUNT: 00284

... addressed before the commission could meet all of its goals. The most significant problem was finding a low-cost credit enhancer and liquidity provider. Historically, both of these functions had been met through a letter of credit (LOC) issued by a major money center bank with a AA or AAA credit rating. Due to the decline in the number of ...

2/3,K/5 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

04499405 SUPPLIER NUMBER: 08289415 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Banks customize community aid. (real estate investments)
ABA Banking Journal, v82, n1, p22(1)
Jan, 1990
ISSN: 0194-5947 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 950 LINE COUNT: 00077

... vice-president. "People also did not understand the impact of their current credit obligations on obtaining a mortgage loan ." Melluzzo says many of those surveyed were not covered by major medical insurance, and unpaid doctor and hospital bills created bad credit records. HomeAssist debuted last August and was confined to Ohio's Montgomery County. Melluzzo adds that about one month into the program, the bank's parent company, Society Corp., announced it would roll it out in other areas it...

2/3,K/6 (Item 1 from file: 608)
DIALOG(R)File 608:KR/T Bus.News.
(c)2005 Knight Ridder/Tribune Bus News. All rts. reserv.

00164603 Story Number: 11282 (USE FORMAT 7 OR 9 FOR FULLTEXT)
PHILADELPHIA DAILY NEWS EARNI YOUNG COLUMN
Earni Young
Philadelphia Daily News
September 3, 1993 13:08 E.T.
DOCUMENT TYPE: Newspaper RECORD TYPE: Fulltext LANGUAGE: English
WORD COUNT: 584

...TEXT: about applying for a mortgage or on what to do if they're having trouble
obtaining a loan because of poor credit : Call 1-800-832-2345.
The best way to deal with rejection, however, is to avoid it. So, be prepared. Gather up all the information the lender will want and take it along with you when you visit the lender for the...

2/3,K/7 (Item 1 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

0133498 90-16218
Soft Condominium Market Leads to More Voluntary Foreclosures
Fischer, Howard
The Business Journal-Phoenix & the Valley of the Sun (Phoenix, AZ, US), V10
N20 s1 p10
PUBL DATE: 900326
WORD COUNT: 1,447
DATELINE: AZ, US

TEXT:

...it is if someone pays to put it on their system," he says.

If a bank or thrift does follow through, Shattuck says, a borrower still may be able to get a new FHA-insured loan after 24 months. "The worst thing it does is it's the basis for a lender to charge extra points."

However, a bad credit report can hurt in other ways, Shattuck says, such as in obtaining a car loan. The foreclosure might mean denial by low-interest lenders, forcing the borrower to go to...

2/3,K/8 (Item 1 from file: 707)
DIALOG(R)File 707:The Seattle Times
(c) 2005 Seattle Times. All rts. reserv.

08141040
COSIGNING FOR HOME LOAN COULD LAND YOU IN TROUBLE
Seattle Times (SE) - Sunday May 21, 1995
By: TOM KELLY TOM KELLY
Edition: FINAL Section: HOME, REAL ESTATE Page: G1
Word Count: 788

... t care how strong the co-borrowers' credit is. The co-borrower will not make bad credit good."

The days of finding a friend to cosign for a loan at the neighborhood bank are long over. All persons who sign on the line are now deemed co-borrowers...

2/3,K/9 (Item 1 from file: 709)
DIALOG(R)File 709:Richmond Times-Disp.
(c) 2005 Richmond Newspapers Inc. All rts. reserv.

10143030

'DUMMIES' BOOK IS DISAPPOINTING

Richmond Times-Dispatch (RI) - Sunday May 23, 1999

By: Robert J. Bruss Tribune Media Services

Edition: City

Section: Real Estate

Page: K-4

XX

Word Count: 393

... mortgage brokers get a big play. The pros and cons of going directly to a bank, savings and loan, finance company or mortgage banker vs. dealing with a mortgage broker are completely missing. How to borrow if you have bad credit is barely mentioned.

Chapter topics include determining borrowing power, qualifying, selecting a loan, finding a lender, dealing with options, handling paperwork, refinancing, prepayments, the Internet and mortgage no-nos.

It is...

2/3,K/10 (Item 1 from file: 710)

DIALOG(R)File 710:Times/Sun.Times(London)

(c) 2005 Times Newspapers. All rts. reserv.

05707667

IN THE DARK ABOUT FROZEN FUNDS; COMMENT; WEEKEND MONEY

Times of London (TL) - Saturday July 7, 1990

By: Lindsay Cook

Section: Features

Word Count: 853

... agencies keep on files about most of us. Such information could jeopardise our chances of obtaining a loan or increase its cost because a bank or finance house suspects wrongly we are bad credit risks. Mr Howe estimates that information about third parties is putting 100,000 at a ...

2/3,K/11 (Item 1 from file: 728)

DIALOG(R)File 728:Asia/Pac News

(c) 2005 Dialog. All rts. reserv.

00836511 (USE FORMAT 7 FOR FULLTEXT)

Govt set to expand functions of Japan Development Bank

The Daily Yomiuri, p14

Thursday November 12 1998 DOCUMENT TYPE: Newspaper LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 378

... in an economic package the government is to announce on Nov. 16. The Japan Development Bank Law will be revised accordingly.

The new loan system will provide funds to subsidiaries that are finding it difficult to procure funds due to low credit rankings by taking into consideration the creditworthiness of their parent companies.

The government also plans to establish an agency loan system under which the Japan Development Bank will be able to offer funding via private financial institutions, and another that will enable...

2/3,K/12 (Item 1 from file: 810)

DIALOG(R)File 810:Business Wire

(c) 1999 Business Wire. All rts. reserv.

0281755 BW107

FED HOME LOAN BANK SF: Federal Home Loan Bank of San Francisco awards funds for 33 affordable housing initiatives; part one of two

June 1, 1992

Ginger R. DeMille

Byline: Business Editors & Real Estate Writers

...and is owned by federally insured financial institutions headquartered in Arizona, California and Nevada.

The bank currently has 161 shareholders, including 124 savings institutions, 34 commercial banks, and three thrift and loan associations. The bank provides creative, low -cost credit to meet the financing needs of its shareholders and also offers them subsidized loans through its Community Investment Program.

Individuals interested in obtaining more information about the Affordable Housing Program may call the bank's Community Investment Officer, James Yacenda, at 714/633-1271 or the Bank's Community...

2/3,K/13 (Item 2 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0257095 BW734

FEDERAL HOME LOAN BANK: Federal Home Loan Bank of San Francisco awards funds for 36 affordable housing projects

December 18, 1991

Byline: Business Editors & Real Estate Writers

...and is owned by federally insured financial institutions headquartered in Arizona, California and Nevada.

The bank currently has 158 shareholders, including 133 savings institutions, 21 commercial banks, and 4 thrift and loan associations. The bank provides creative, low -cost credit to meet the financing needs of its shareholders and also offers them subsidized loans through its Community Investment Program.

Individuals interested in obtaining more information about the Affordable Housing Program may call James Yacenda at 714/633-1271 or the Bank's Community Investment staff at 415/616-2542. The program is available only to Federal...

2/3,K/14 (Item 1 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1200104 CGM020
HUD Acts Against Six People and Three Companies in Crackdown On Waste, Fraud & Abuse in IL, MA, MO And NY

DATE: December 15, 1997 12:57 EST WORD COUNT: 1,006

... information and offering the information to HUD for the purpose of receiving a HUD-insured loan . Barnes allegedly provided a loan applicant with false pay stubs, w-2 forms, and a false Social Security number to conceal her poor credit history. Providing a lending institution with such false financial information can result in a borrower obtaining a loan larger than he or she can afford. If the mortgage loan goes into default because the borrower can't repay it, HUD would have to pay for the financial loss to the lender .

Orville R. Johnson of Creve Couer, MO, was issued a limited denial of participation in...

?